



New Limits on Telemarketers Can Help You Avoid Scams

Scammers want your money, but they don't want to get caught taking it. That's why fraudulent telemarketers ask people to use payment methods that get your money to them quickly and aren't traceable.

However, it's now illegal for telemarketers to:

- ask for payment through a cash-to-cash money transfer — like those available through MoneyGram and Western Union;
- ask you to buy cash reload cards - like MoneyPak and Vanilla Reload - and then give them the PINs in order to access the money on the cards.

The Federal Trade Commission (FTC) amended the Telemarketing Sales Rule (TSR) to ban these practices starting June 13, 2016. A telemarketer who asks you to use one of these payment methods, is breaking the law.

It is also now illegal for telemarketers to ask for your bank account information for payment through a 'remotely created check' that you never see, or sign. If a telemarketer you haven't done business with calls and asks for your bank account number for any purpose, say 'No' and hang up.

The TSA provides you with other protections too, including:

- limits on when telemarketers can call and what they must tell you;
- limits on "hang-up" calls and rules about transmitting caller ID information;
- limits on robocalls;
- the National Do Not Call Registry.

If you hear from telemarketers who don't follow the rules, hang up and report them to the FTC or the Howard County Office of Consumer Protection at consumer@howardcountymd.gov or 410-313-6420 (voice/relay).

**To obtain this information in an alternative format, please contact
the Office of Consumer Protection.**